



Community Trust Bank

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September 7, 2005

Johns F. Carter, Director  
FDIC  
San Francisco Regional Office  
25 Jessie Street at Ecker Square, Suite 2300  
San Francisco, California 94105

RE: Walmart ILC Application

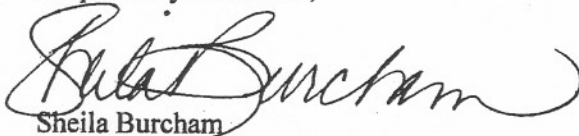
Dear Mr. Carter:

This letter is written to you with great concern over the pending application of Walmart seeking approval for deposit insurance under the Utah ILC provision. I strongly oppose the approval of this application. One can merely walk through downtown America to see the effect of Walmart's big business mentality on our hometowns. Is this really what we want for America, mixing banking and commerce?

This country has been built on small businesses which remain to this day to be the backbone of our economy. Each decision made to support big business and big financial institutions against the small companies will further decay this situation and lead to major problems in our economy. Mixing banking with commerce is simply bad public policy.

This risk associated with the type of bank Walmart could become is enormous. The concentration of economic power that could be attained would be extremely dangerous. Let alone the regulatory nightmare associated with the possibility of a bank in every Walmart store. I urge you not to support this request and ask that you work towards closing this loophole for good.

Respectfully submitted,

  
Sheila Burcham  
Chief Executive Officer